

*AMENDMENTS TO THE ABSTRACT*

Please replace the existing Abstract of Disclosure with:

**ABSTRACT OF DISCLOSURE**

A payment distribution method distributes payments to providers of at least one of products and services supplied through a communication network, such as the Internet. A user pays a fixed periodic rate for unlimited access to products and services provided by numerous providers. The user employs a network access device that interacts with a system server or directly with the providers. The method provides for calculating a distribution of shares of the periodic user fee to the providers based upon usage of the products and services supplied by the providers. Usage is determined based upon one or more of the size of files accessed, the number of files accessed, the time spent on a provider's site, the duration of downloading, and the number of downloads.